

Information to identify the case:

Debtor 1	<u>Jerome Jones</u>	Social Security number or ITIN	xxx-xx-7290
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sherlene Jones</u>	Social Security number or ITIN	xxx-xx-6295
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-11004-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerome Jones

Sherlene Jones

4/8/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jerome Jones
Sherlene Jones
Debtors

Case No. 19-11004-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 08, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jerome Jones, Sherlene Jones, 35 Bernath Street, Carteret, NJ 07008-1654
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517972866	+ Citimortgage, Attn: Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517972872	+ EZ Pass Violation Processing Center, PO Box 4971, Trenton, NJ 08650-4971
517972867	+ Eastern Dental of Woodbridge, 1030 St. Georges Avenue, Avenel, NJ 07001-1327
517972869	+ Emergency Phy Assoc of North Jersey PC, 1 Riverview Plaza, Red Bank, NJ 07701-1864
517972873	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
518247487	+ NJ Class, POB 548, Trenton, NJ 08625-0548
517972882	+ Pep Boys/Car Care/Synco, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517972883	+ Port Authority of NY and NJ, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
517972884	+ Professional Account Management LLC, PO Box 1642, Milwaukee, WI 53201-1642
517972885	+ Radadvantage/CMRE Financial Services, Attn: Bankruptcy, 3075 E Imperial Hwy Ste 200, Brea, CA 92821-6753
517972886	+ Radius Global Solutions, 50 W Skippack Pike, Ambler, PA 19002-5151
517972888	+ Rahway Emergency Medical Associates, PO Box 417442, Boston, MA 02241-7442
517972889	+ Remix, 307 Wall Street, Princeton, NJ 08540-1515
517974751	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517972894	+ Universal Radiology Group PC, PO Box 1075, East Brunswick, NJ 08816-1075

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 08 2024 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 08 2024 20:48:00	Nationstar Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
517972860	+ EDI: SYNC	Apr 09 2024 00:39:00	Amazon/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518134075	Email/PDF: resurgentbknofications@resurgent.com	Apr 08 2024 21:00:18	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517972861	+ EDI: TSYS2	Apr 09 2024 00:39:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517972862	+ EDI: LCIBAYLN	Apr 09 2024 00:39:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Apr 08, 2024

Form ID: 3180W

Total Noticed: 69

518066261	+ EDI: LCIBAYLN	Apr 09 2024 00:39:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
517972863	+ EDI: CAPITALONE.COM	Apr 09 2024 00:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518044996	+ EDI: AIS.COM	Apr 09 2024 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517972864	+ Email/Text: ngisupport@radiusgs.com	Apr 08 2024 20:48:00	Central Credit Services LLC, 9550 Regency Square Blvd, Suite 500A, Jacksonville, FL 32225-8169
518059688	+ Email/Text: RASEBN@raslg.com	Apr 08 2024 20:48:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518140504	+ EDI: CITICORP	Apr 09 2024 00:39:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518068162	EDI: CITICORP	Apr 09 2024 00:39:00	Citimortgage, Inc., P O Box 6030, Sioux Falls, SD 57117-6030
518988416	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2024 20:48:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
518988415	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2024 20:48:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
518142887	EDI: Q3G.COM	Apr 09 2024 00:39:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517972868	+ Email/Text: egssupportservices@alorica.com	Apr 08 2024 20:49:00	EGS Financial Care Inc, PO Box 1020, Department 806, Horsham, PA 19044-8020
518053234	Email/Text: BNCnotices@dcmsservices.com	Apr 08 2024 20:48:00	Emergency Physician Associate North Jersey, PO Box 1123, Minneapolis MN 55440-1123
517972870	+ EDI: SYNC	Apr 09 2024 00:39:00	Evine / Synchrony Bank, PO Box 960009, Orlando, FL 32896-0009
517972871	+ EDI: SYNC	Apr 09 2024 00:39:00	Evine/Shop NBC/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517972865	EDI: JPMORGANCHASE	Apr 09 2024 00:39:00	Chase Card Services/Amazon, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517972874	Email/Text: govtaudits@labcorp.com	Apr 08 2024 20:48:00	Lab Corp Holdings, Laboratory Corp of America Holdings, PO Box 2240, Burlington, NC 27216
518030904	Email/PDF: resurgentbknotifications@resurgent.com	Apr 08 2024 21:00:50	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517972875	+ Email/Text: NY-Bankruptcy@lgbs.com	Apr 08 2024 20:48:00	Linebarger Goggan Blair & Sampson LLP, Attorneys At Law, 61 Broadway, Suite 2600, New York, NY 10006-2840
517972876	+ EDI: CITICORP	Apr 09 2024 00:39:00	Macys/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
519666833	Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2024 20:48:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9741
519666834	Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2024 20:48:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Apr 08, 2024

Form ID: 3180W

Total Noticed: 69

517972877	+ EDI: NFCU.COM	Apr 09 2024 00:39:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
517972878	+ EDI: NFCU.COM	Apr 09 2024 00:39:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
518007223	EDI: AGFINANCE.COM	Apr 09 2024 00:39:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517972879	+ EDI: AGFINANCE.COM	Apr 09 2024 00:39:00	One Main Financial, PO Box 64, Evansville, IN 47701-0064
517972880	+ EDI: AGFINANCE.COM	Apr 09 2024 00:39:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
517972881	+ EDI: SYNC	Apr 09 2024 00:39:00	PC Richard/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518239146	EDI: PRA.COM	Apr 09 2024 00:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518239147	EDI: PRA.COM	Apr 09 2024 00:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518130694	EDI: PRA.COM	Apr 09 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518135476	EDI: PRA.COM	Apr 09 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
518138630	EDI: PRA.COM	Apr 09 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o PC Richards, POB 41067, Norfolk VA 23541
518130696	EDI: PRA.COM	Apr 09 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Pep Boys, POB 41067, Norfolk VA 23541
518135466	EDI: PRA.COM	Apr 09 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank/Evine Live, POB 41067, Norfolk VA 23541
517972887	+ Email/Text: ngisupport@radiusgs.com	Apr 08 2024 20:48:00	Radius Global Solutions, PO Box 390916, Minneapolis, MN 55439-0911
517972890	+ Email/Text: bncnotices@stengerlaw.com	Apr 08 2024 20:48:00	Stenger & Stenger, 2618 East Paris venue SE, Grand Rapids, MI 49546-2458
517972891	+ EDI: WTRRN BANK.COM	Apr 09 2024 00:39:00	TD Bank, c/o Financial & Retail Services, PO Box 9475, Minneapolis, MN 55440-9475
518145097	+ Email/Text: bncmail@w-legal.com	Apr 08 2024 20:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517972892	+ EDI: CITICORP	Apr 09 2024 00:39:00	The Home Depot/Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517972893	+ EDI: WTRRN BANK.COM	Apr 09 2024 00:39:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
518841636	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 08 2024 20:49:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518841637	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 08 2024 20:49:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association, as, Serviced by Select Portfolio Servicing,
518040666	EDI: WFFC2	Apr 09 2024 00:39:00	Wells Fargo Bank, N.A., PO Box 10438, MAC

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Apr 08, 2024

Form ID: 3180W

Total Noticed: 69

517972895

+ EDI: WFFC2

F8235-02F, Des Moines, IA 50306-0438

Apr 09 2024 00:39:00

Wells Fargo Jewelry Advantage, Attn:
Bankruptcy, Po Box 10438, Des Moines, IA
50306-0438

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518709310	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518709311	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee ajennings@raslg.com
Charles G. Wohlrab	on behalf of Creditor Nationstar Mortgage LLC bkcef@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick	on behalf of Joint Debtor Sherlene Jones jfitzpatrick@lsnj.org nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com
James J. Fitzpatrick	on behalf of Debtor Jerome Jones jfitzpatrick@lsnj.org nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com
Kevin Gordon McDonald	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Apr 08, 2024

Form ID: 3180W

Total Noticed: 69

Nicholas Fitzgerald

on behalf of Joint Debtor Sherlene Jones fitz2law@gmail.com nadiafinancial@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Jerome Jones fitz2law@gmail.com nadiafinancial@gmail.com

Nicholas V. Rogers

on behalf of Creditor CITIMORTGAGE INC. nj.bkecf@fedphe.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13